

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants	:	Leblang, et al.
Appl. No.	:	09/928,982
Filed	:	August 13, 2001
For	:	USER-TO-USER PAYMENT SERVICE WITH PAYEE- SPECIFIC PAY PAGES
Examiner	:	Jason M. Borlinghaus
Confirmation No.	:	7735

AMENDMENT UNDER RULE 312AND COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE**Mail Stop Amendment**

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Dear Sir:

Prior to issuance, please amend the claims of the application as indicated below, and consider the accompanying comments.